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**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

MARGARET ROSE,  
Plaintiff,

v.

EQUIFAX INFORMATION SERVICES LLC,  
EXPERIAN INFORMATION SOLUTIONS, INC.,  
TRANSUNION LLC, LOAN CARE LLC, and  
COMMUNITY LOAN SERVICING LLC,

Defendants.

Case No. 3:23-cv-21102

**DECLARATION OF  
MICHAEL C. HUGHES**

MICHAEL C. HUGHES, pursuant to Title 28, United States Code, Section 1746, declares under penalty of perjury that the following is true and correct:

1. I am an attorney with the law firm Polsinelli PC, counsel to Defendant Community Loan Servicing, LLC (“CLS” or “Defendant”) in the above-captioned action. I am admitted to practice in this Court and am a member in good standing. I submit this declaration in support of the motion by Defendant to dismiss the Complaint filed by Plaintiff, Margaret Rose (“Plaintiff” or “Rose”).

2. Annexed hereto and incorporated herein as Exhibit 1 is a true and correct copy of the Notice of Service Transferring relating to Plaintiff’s mortgage loan, issued by CLS on May 13, 2022.

3. Annexed hereto and incorporated herein as Exhibit 2 is a true and correct copy of Plaintiff's written correspondence to CLS on June 14, 2023, requesting a verification of the debt.

4. Annexed hereto and incorporated herein as Exhibit 3 is a true and correct copy of CLS' letter, dated July 14, 2023, in which CLS acknowledged Plaintiff's written request.

5. Annexed hereto and incorporated herein as Exhibit 4 is a true and correct copy of CLS' letter, dated August 7, 2023, responding to Plaintiff's written request and confirming that the tradelines for the mortgage loan had been deleted.

I certify under penalty of perjury that the foregoing is true and correct.

By: /s/ Michael C. Hughes, Esq.

Michael C. Hughes, Esq.

Dated: December 15, 2023